

FIG. 1

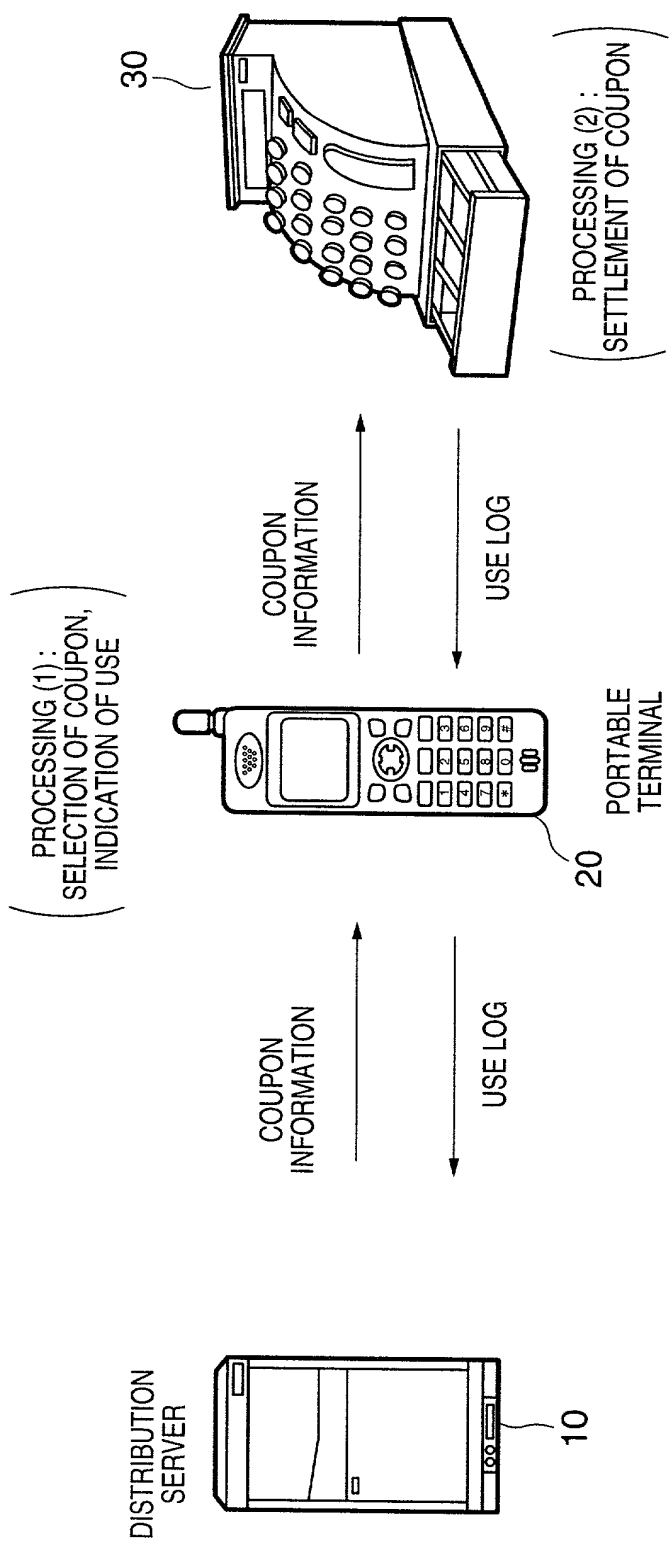


FIG. 2

PURCHASE INFORMATION IDENTIFIER	OBJECT COMMODITY	PRIVILEGE	OBJECT STORE	CLASSIFICATION OF PURCHASE INFORMATION
148739	COLA	8% DISCOUNT	CONVENIENCE STORE B	COUPON
8475092	LUNCH	\$1 DISCOUNT	CONVENIENCE STORE B	COUPON
847620	FROZEN FOOD	20% DISCOUNT	SUPERMARKET A	COUPON

FIG. 3

STORE IDENTIFIER	STORE NAME	ADDRESS	LATITUDE ,LONGITUDE
498245	CONVENIENCE STORE B	1000 I STREET, N.W.	XX1, YY1
918472	SUPERMARKET A	1200 I STREET, N.W.	XX2, YY2
62876	AB BOOKSTORE	1300 I STREET, N.W.	XX3, YY3

FIG. 4

PURCHASE INFORMATION IDENTIFIER	USER IDENTIFIER	USED STORE IDENTIFIER	USED DATE
148739	74859	498245	1999/12/23, 18:25
8475092	298571	498245	1999/06/10, 10:40
847620	444442	918472	2000/01/09, 12:30

FIG. 5

PURCHASE INFORMATION IDENTIFIER	USED STORE IDENTIFIER	USED DATE
148739	498245	1999/12/23, 18:25
8475092	498245	1999/06/10, 10:40
847620	918472	2000/01/09, 12:30

FIG. 6

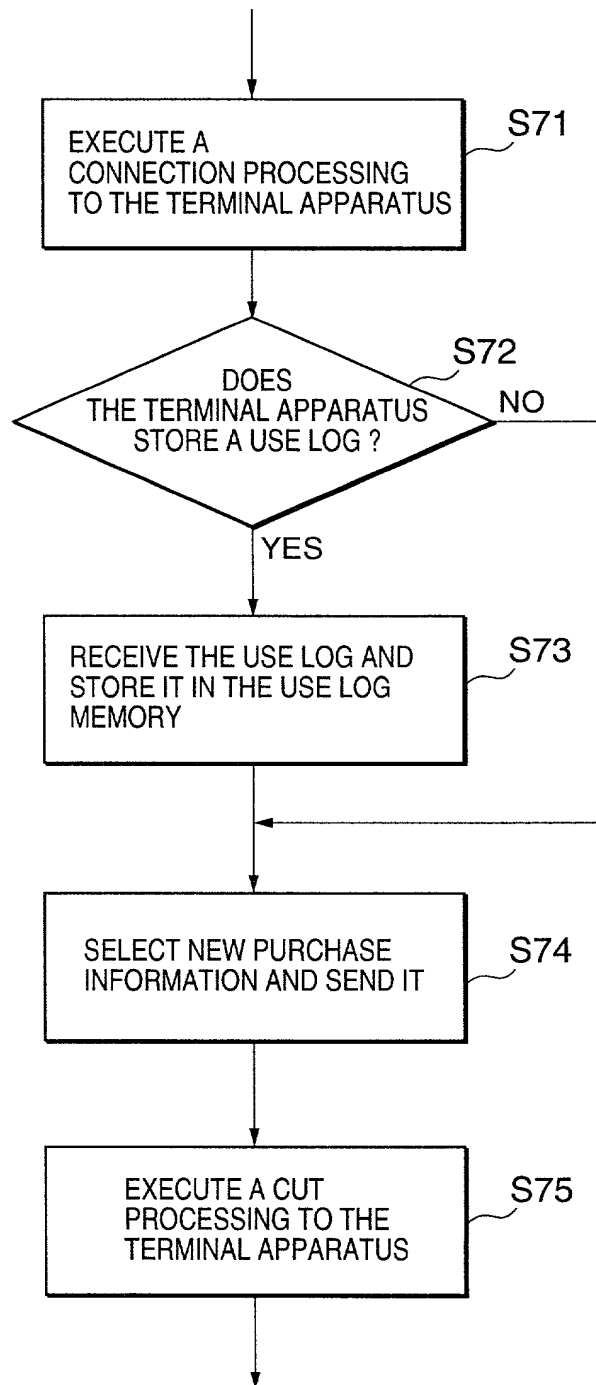


FIG. 7

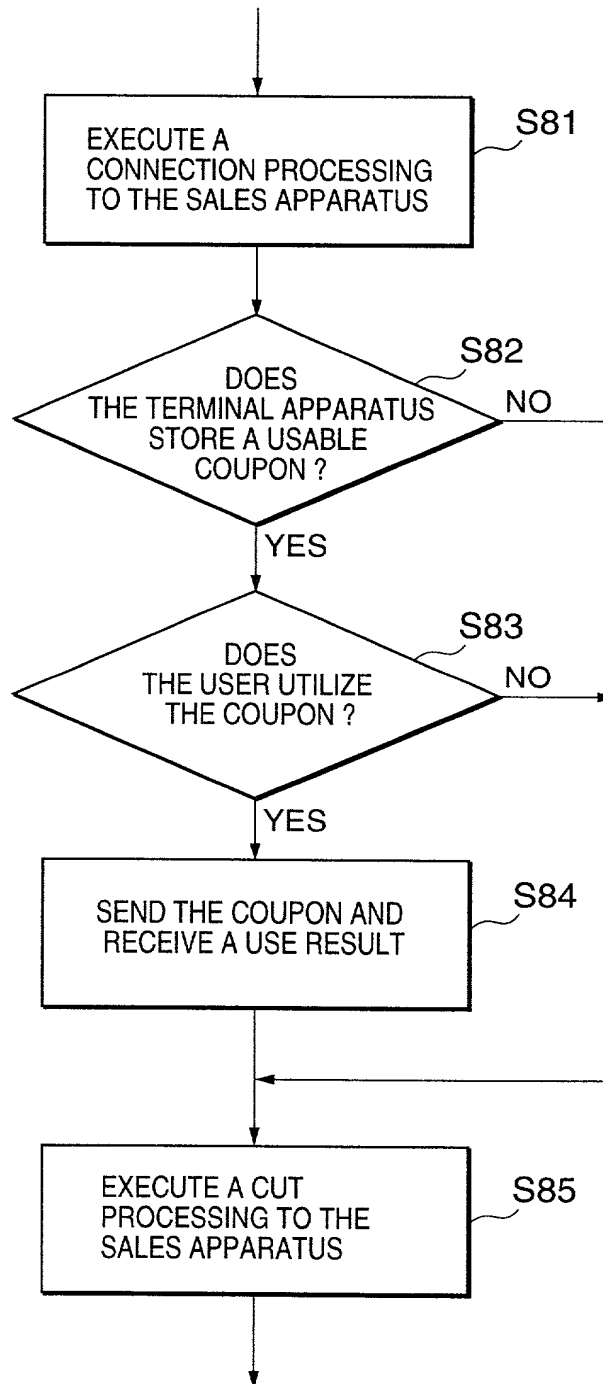


FIG. 8



PURCHASE INFORMATION MENU

1. NOTIFICATION OF COUPON USE
2. NOTIFICATION OF PAYMENT REQUEST
3. CONFIRMATION OF INFORMATION

FIG. 9

10/25

COUPON CONFIRMATION SCREEN

1. COLA 8% DISCOUNT

2. PIZZA \$1 DISCOUNT

USE CANCEL

FIG. 10

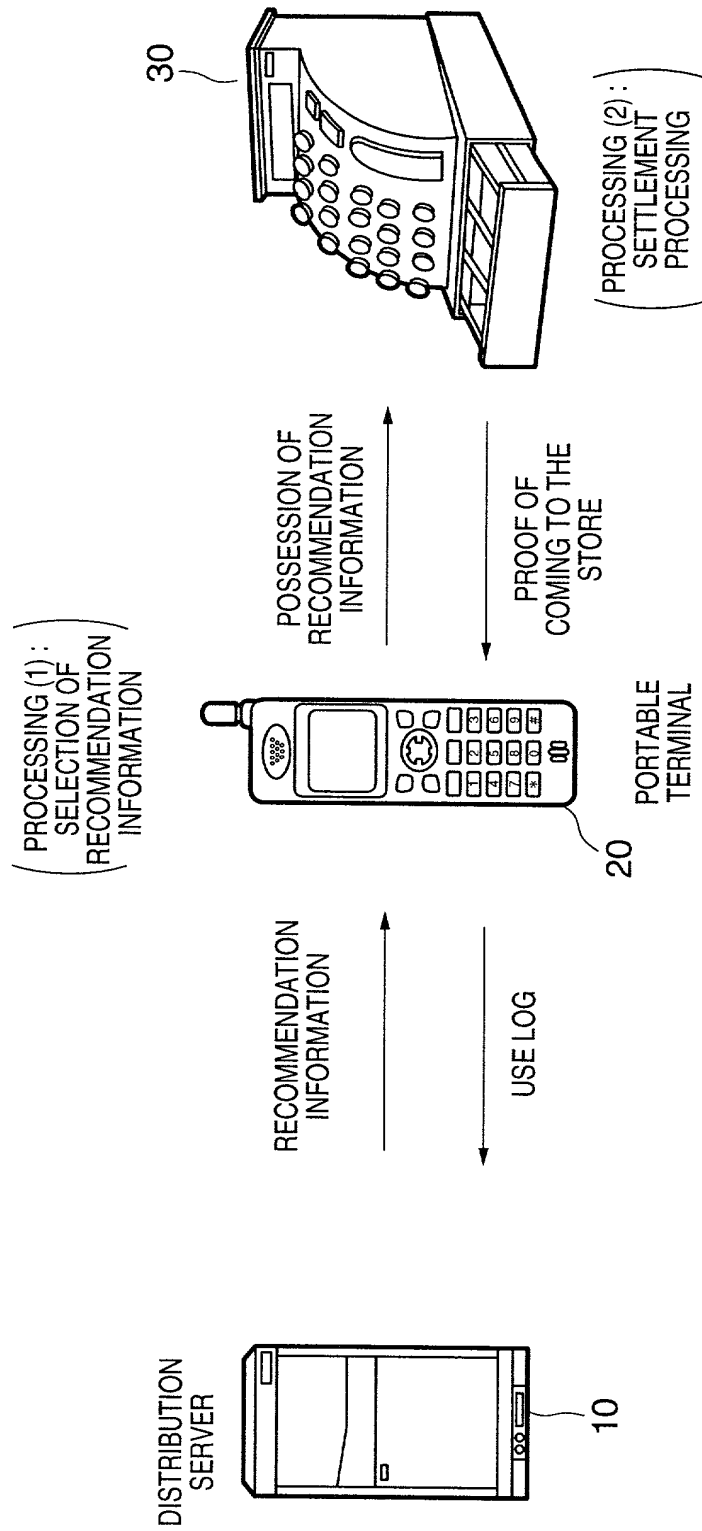


FIG. 11

PURCHASE INFORMATION IDENTIFIER	RECOMMENDATION INFORMATION	OBJECT STORE	CLASSIFICATION OF PURCHASE INFORMATION
148744	GOOD NOODLES	NOODLE SHOP A	RECOMMENDATION
8475010	GOOD SEAFOOD SERVED IN THE POT	TAVERN B	RECOMMENDATION
758305	INEXPENSIVE CHEESE CAKE	TEAROOM C	RECOMMENDATION

FIG. 12

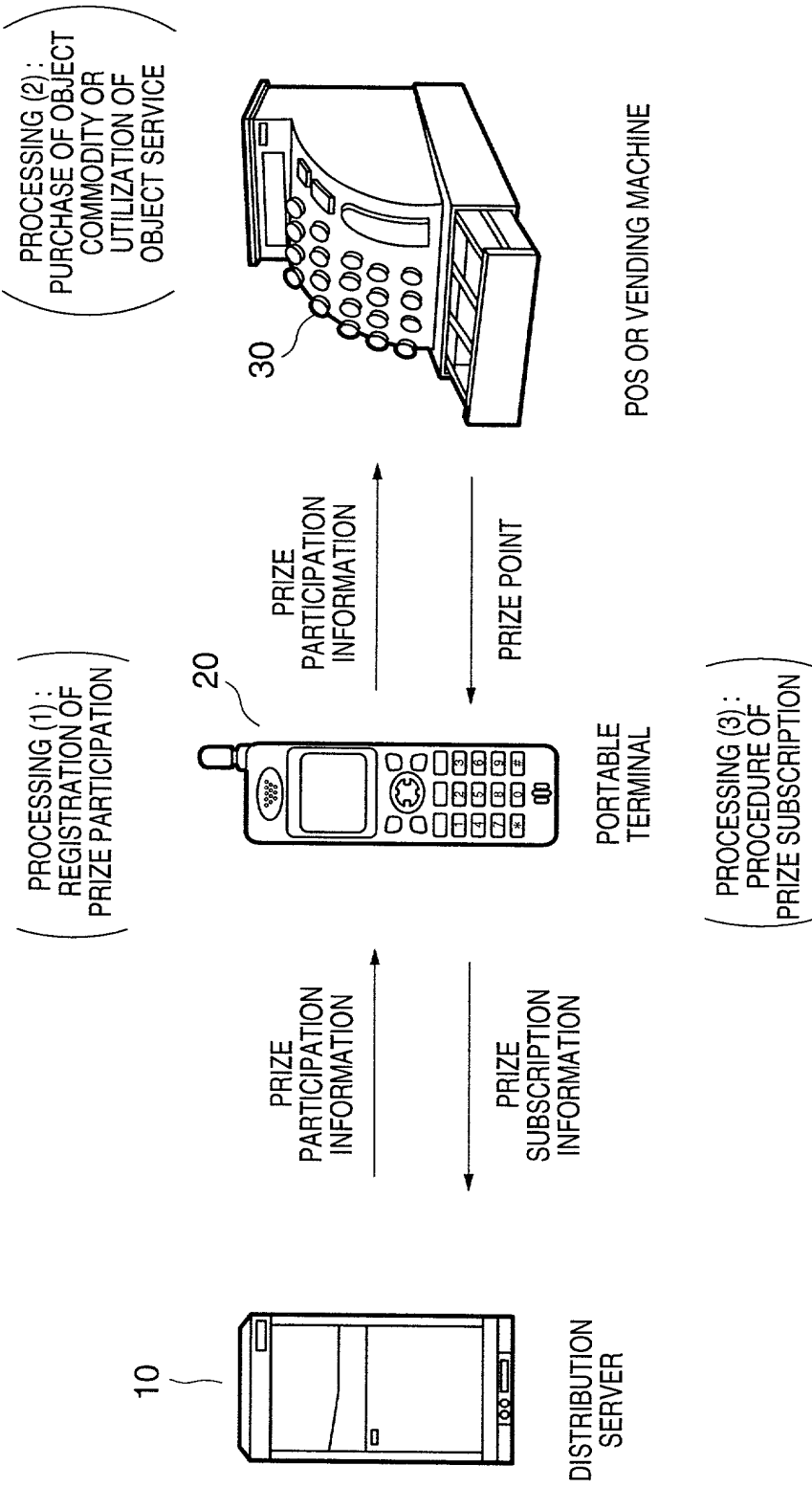


FIG. 13

PURCHASE INFORMATION IDENTIFIER	OBJECT COMMODITY	POINT	NUMBER OF NECESSARY POINT	CLASSIFICATION OF PURCHASE INFORMATION
148739	COLA	1	12	PRIZE PARTICIPATION

FIG. 14

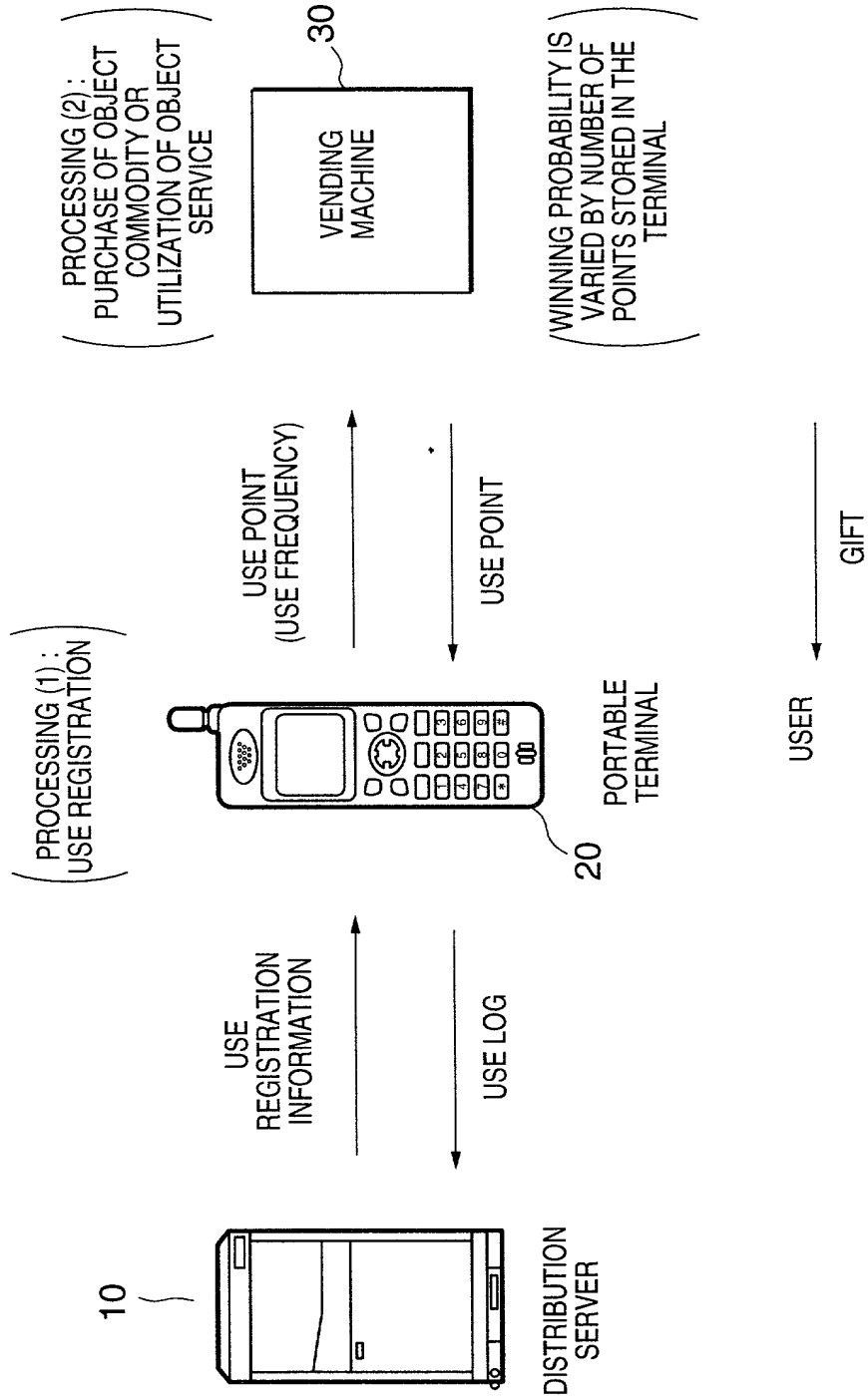


FIG. 15

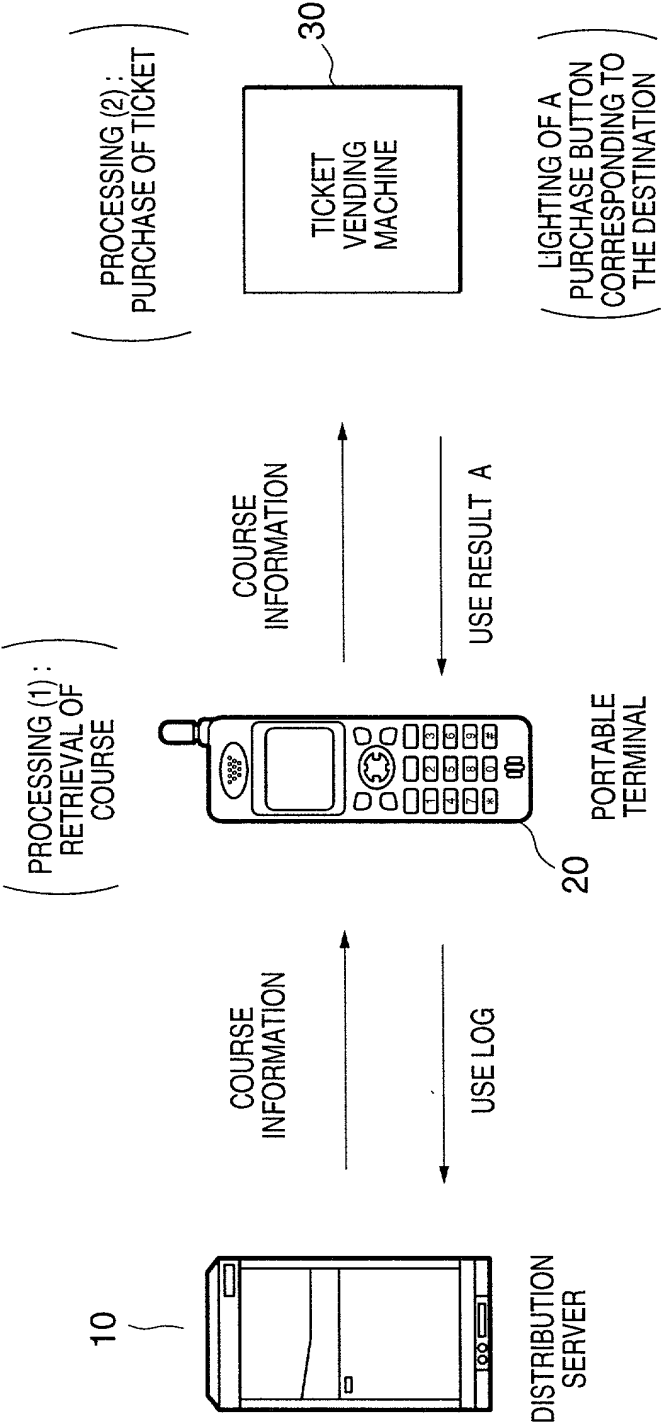


FIG. 16



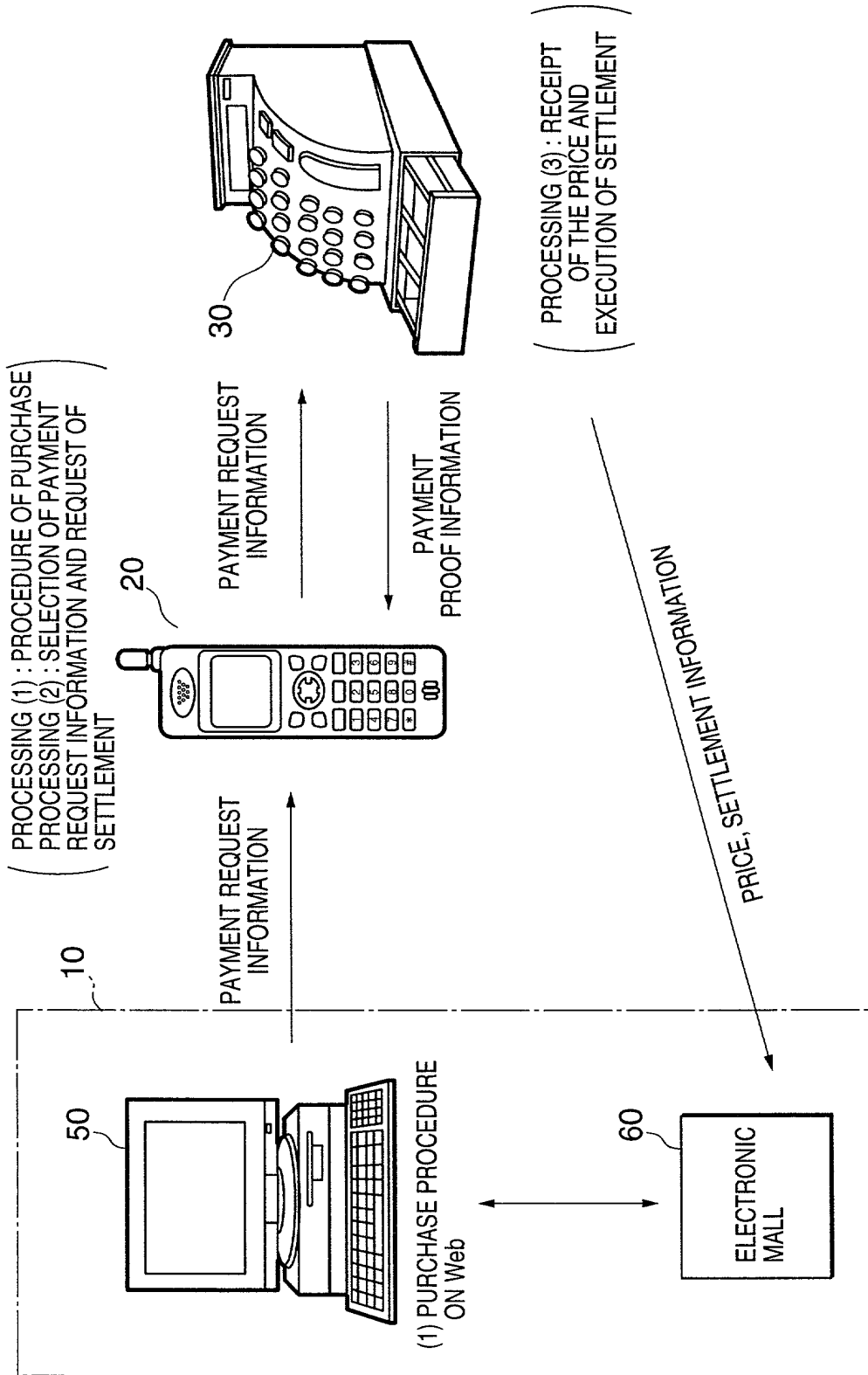


FIG. 17

### INDICATION OF PAYMENT METHOD

## TRANSFER A PAYMENT REQUEST INFORMATION

Variable	Mean	Standard Deviation	Minimum	Maximum	Skewness	Kurtosis	Normality Test
Age	35.2	12.5	20	65	0.15	3.2	0.98
Gender	0.5	0.5	0	1	-0.05	3.0	0.99
Education	12.5	2.5	9	16	0.2	3.5	0.97
Income	45000	15000	20000	80000	0.3	3.8	0.96
Health	0.8	0.2	0.5	1.0	-0.1	3.1	0.99
Stress	0.6	0.3	0.3	1.0	0.2	3.3	0.98
Workload	0.7	0.2	0.4	1.0	0.1	3.2	0.99
Job Satisfaction	0.5	0.3	0.2	1.0	0.2	3.4	0.97
Organizational Commitment	0.6	0.2	0.3	1.0	0.1	3.2	0.99
Turnover Intent	0.2	0.2	0.0	1.0	0.3	3.6	0.95
Work-Life Balance	0.4	0.3	0.1	1.0	0.2	3.4	0.98
Employee Engagement	0.5	0.3	0.2	1.0	0.2	3.4	0.97
Team Cohesion	0.6	0.2	0.3	1.0	0.1	3.2	0.99
Communication	0.7	0.2	0.4	1.0	0.1	3.2	0.99
Conflict Resolution	0.5	0.3	0.2	1.0	0.2	3.4	0.97
Leadership	0.6	0.2	0.3	1.0	0.1	3.2	0.99
Organizational Culture	0.5	0.3	0.2	1.0	0.2	3.4	0.97
Employee Well-being	0.6	0.2	0.3	1.0	0.1	3.2	0.99
Work Environment	0.5	0.3	0.2	1.0	0.2	3.4	0.97
Employee Retention	0.7	0.2	0.4	1.0	0.1	3.2	0.99
Organizational Performance	0.6	0.2	0.3	1.0	0.1	3.2	0.99
Employee Productivity	0.5	0.3	0.2	1.0	0.2	3.4	0.97
Organizational Innovation	0.4	0.3	0.1	1.0	0.2	3.4	0.98
Employee Development	0.5	0.3	0.2	1.0	0.2	3.4	0.97
Organizational Change	0.6	0.2	0.3	1.0	0.1	3.2	0.99
Employee Motivation	0.5	0.3	0.2	1.0	0.2	3.4	0.97
Organizational Stability	0.7	0.2	0.4	1.0	0.1	3.2	0.99
Employee Loyalty	0.6	0.2	0.3	1.0	0.1	3.2	0.99
Organizational Resilience	0.5	0.3	0.2	1.0	0.2	3.4	0.97
Employee Satisfaction	0.5	0.3	0.2	1.0	0.2	3.4	0.97
Organizational Success	0.6	0.2	0.3	1.0	0.1	3.2	0.99
Employee Engagement	0.5	0.3	0.2	1.0	0.2	3.4	0.97
Organizational Effectiveness	0.6	0.2	0.3	1.0	0.1	3.2	0.99
Employee Productivity	0.5	0.3	0.2	1.0	0.2	3.4	0.97
Organizational Innovation	0.4	0.3	0.1	1.0	0.2	3.4	0.98
Employee Development	0.5	0.3	0.2	1.0	0.2	3.4	0.97
Organizational Change	0.6	0.2	0.3	1.0	0.1	3.2	0.99
Employee Motivation	0.5	0.3	0.2	1.0	0.2	3.4	0.97
Organizational Stability	0.7	0.2	0.4	1.0	0.1	3.2	0.99
Employee Loyalty	0.6	0.2	0.3	1.0	0.1	3.2	0.99
Organizational Resilience	0.5	0.3	0.2	1.0	0.2	3.4	0.97
Employee Satisfaction	0.5	0.3	0.2	1.0	0.2	3.4	0.97
Organizational Success	0.6	0.2	0.3	1.0	0.1	3.2	0.99
Employee Engagement	0.5	0.3	0.2	1.0	0.2	3.4	0.97
Organizational Effectiveness	0.6	0.2	0.3	1.0	0.1	3.2	0.99
Employee Productivity	0.5	0.3	0.2	1.0	0.2	3.4	0.97
Organizational Innovation	0.4	0.3	0.1	1.0	0.2	3.4	0.98
Employee Development	0.5	0.3	0.2	1.0	0.2	3.4	0.97
Organizational Change	0.6	0.2	0.3	1.0	0.1	3.2	0.99
Employee Motivation	0.5	0.3	0.2	1.0	0.2	3.4	0.97
Organizational Stability	0.7	0.2					

PURCHASE INFORMATION IDENTIFIER	PAYMENT REQUEST NUMBER	AMOUNT OF MONEY	CLASSIFICATION OF PURCHASE INFORMATION
826409	236846	\$ 70	PAYMENT REQUEST

FIG. 19

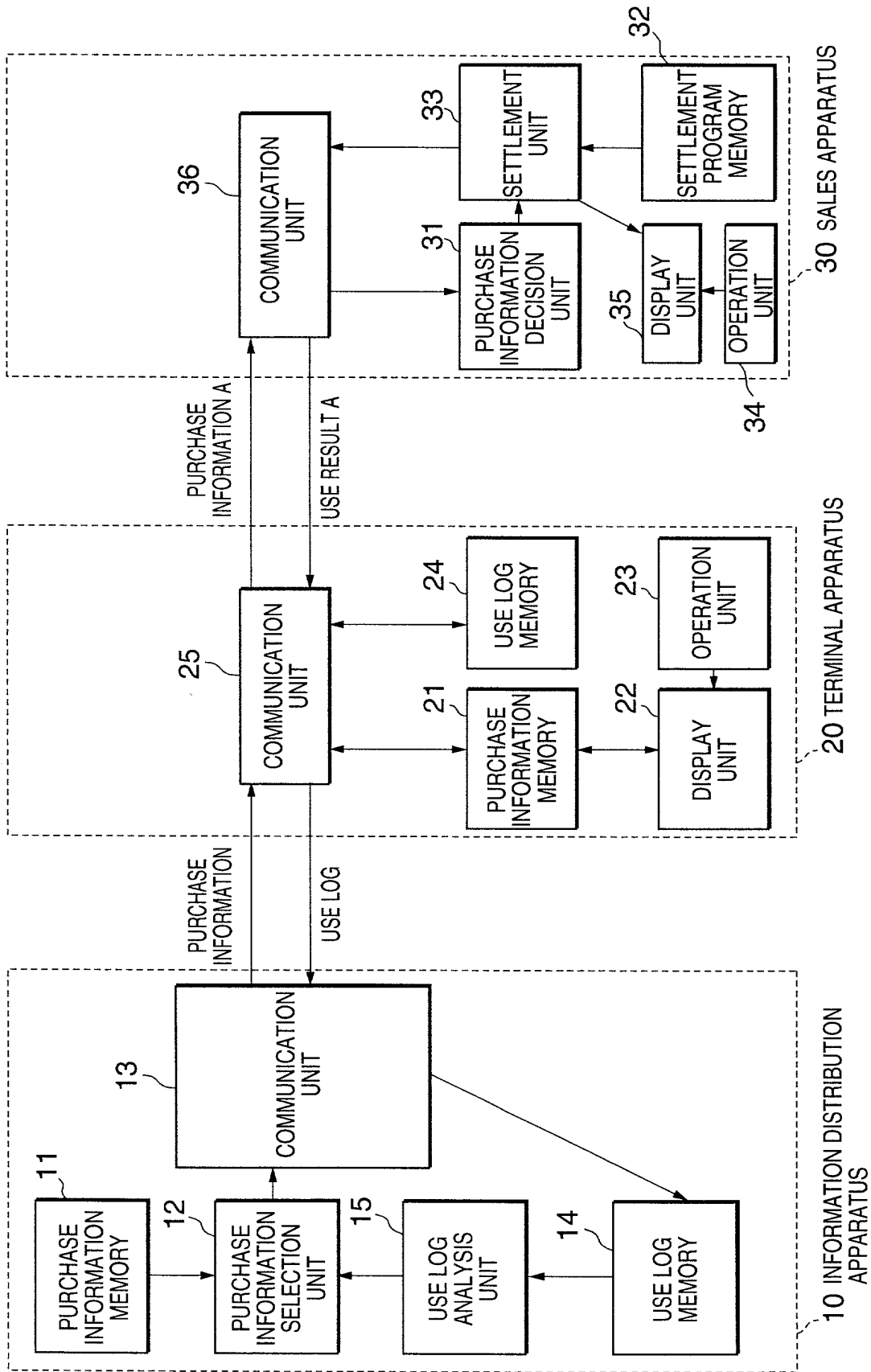


FIG. 20

PURCHASE INFORMATION IDENTIFIER	USER IDENTIFIER	ADDITIONAL COMMENT OF USER
148744	74859	GOOD
148744	298571	NOT GOOD
148744	444442	GOOD
7463295	444442	GOOD

FIG. 21

USER IDENTIFIER	SELECTION CONDITION 1	SELECTION CONDITION 2
74859	TENDENCY SAME AS 444442	LIKING OF NOODLE
298571	TENDENCY REVERSE OF 444442	LIKING OF CAR

FIG. 22

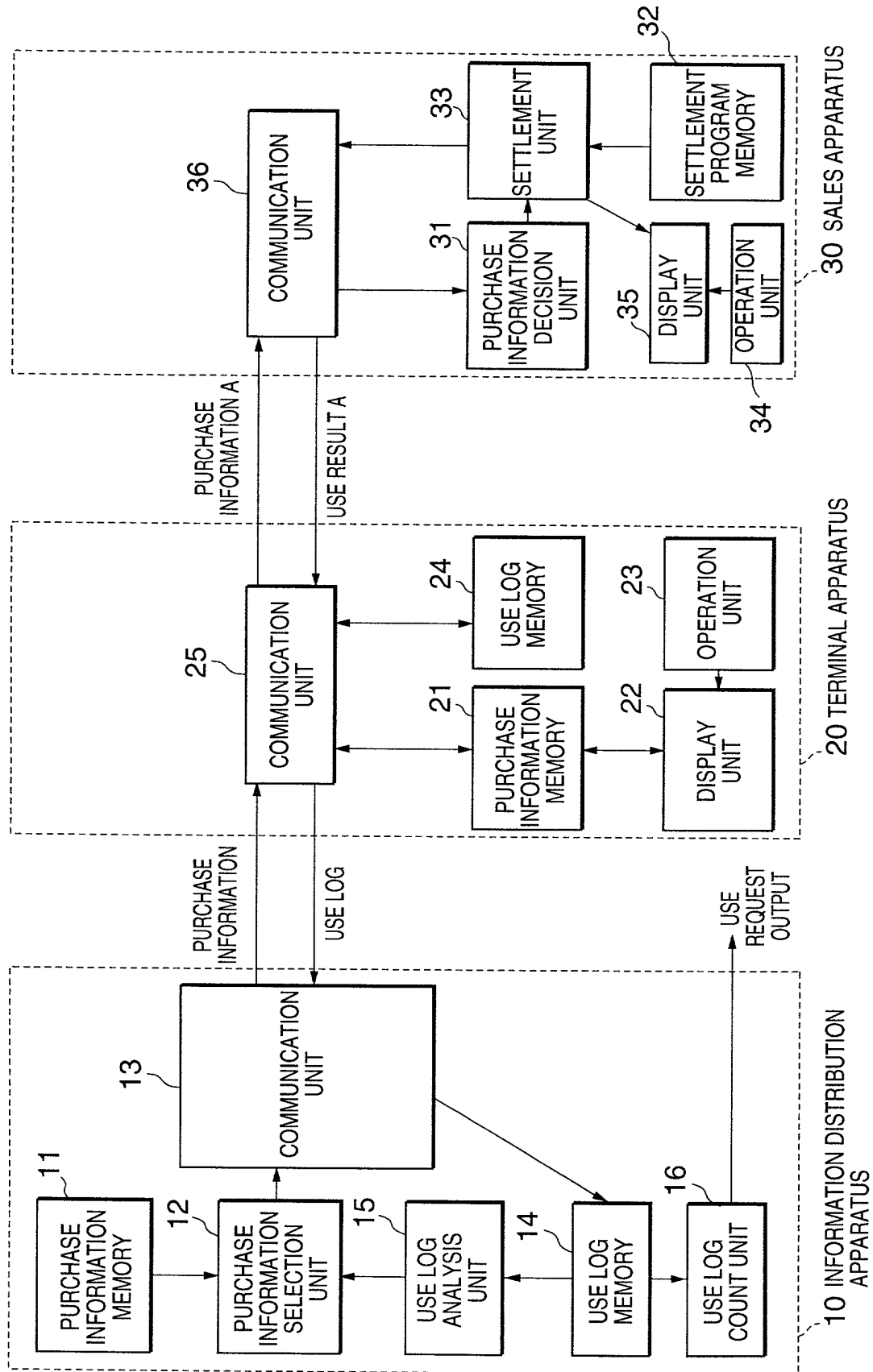


FIG. 23

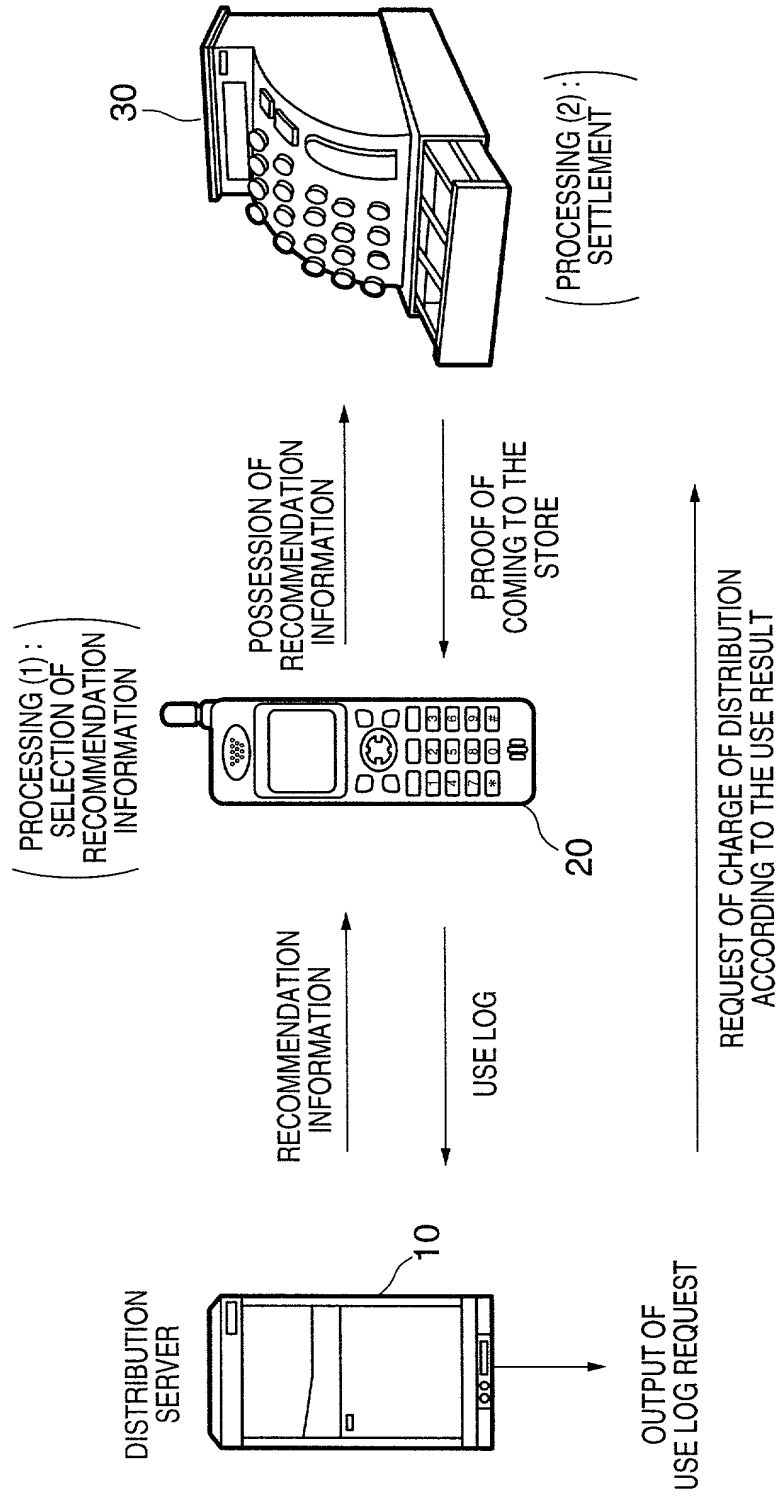


FIG. 24



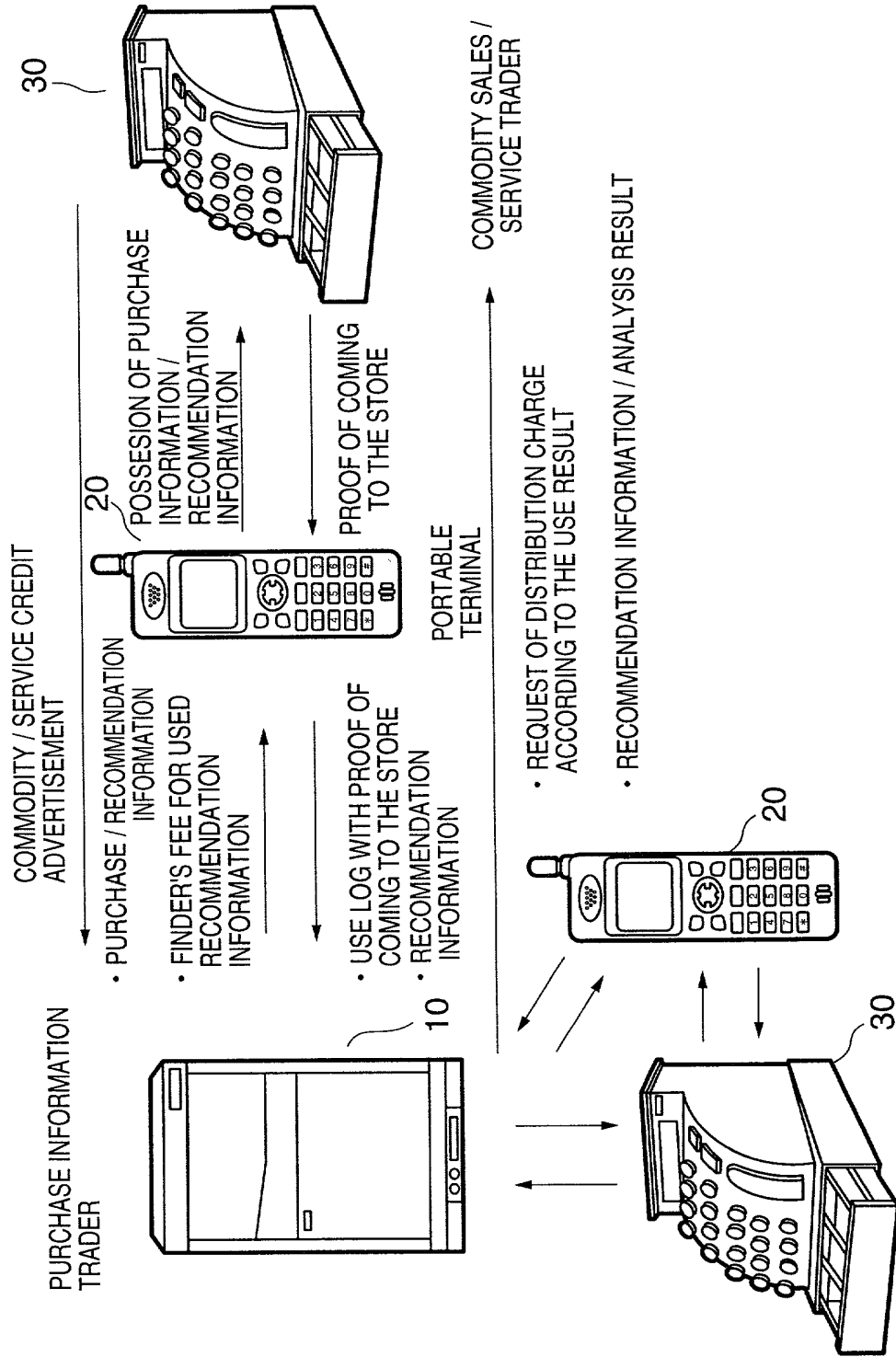


FIG. 25